

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re: Parks, Jernal

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Case No. 08 B 04573

Debtor

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/28/2008.

2) The plan was confirmed on 04/23/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/18/2009.

5) The case was dismissed on 03/18/2009.

6) Number of months from filing or conversion to last payment: 10.

7) Number of months case was pending: 15.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$1,157.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$7,484.00

Less amount refunded to debtor \$6.18

**NET RECEIPTS:**

\$7,477.82

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,454.00

Court Costs \$0

Trustee Expenses & Compensation \$488.56

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,942.56

Attorney fees paid and disclosed by debtor \$400.00

**Scheduled Creditors:**

| Creditor Name                    | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Illinois Dept of Revenue         | Priority  | NA              | \$4,949.06     | \$4,949.06    | \$0            | \$0       |
| Internal Revenue Service         | Priority  | \$27,000.00     | \$23,698.47    | \$23,698.47   | \$27.61        | \$0       |
| Affiliated Financial Corporation | Secured   | \$11,697.40     | \$11,697.40    | \$11,697.40   | \$3,507.65     | \$0       |
| WF Halls Self Storage            | Secured   | \$0             | \$800.00       | \$800.00      | \$0            | \$0       |
| A All Financial                  | Unsecured | \$1,092.00      | \$1,248.30     | \$1,248.30    | \$0            | \$0       |
| Advance America                  | Unsecured | \$2,702.00      | NA             | NA            | \$0            | \$0       |
| Affiliated Financial Corporation | Unsecured | \$63.95         | NA             | NA            | \$0            | \$0       |
| Affinity Cash Loans              | Unsecured | \$1,500.00      | \$1,861.96     | \$1,861.96    | \$0            | \$0       |
| America's Financial Choice Inc   | Unsecured | \$1,163.00      | \$1,858.67     | \$1,858.67    | \$0            | \$0       |
| American Express                 | Unsecured | \$5,010.00      | NA             | NA            | \$0            | \$0       |
| American Express                 | Unsecured | \$546.00        | NA             | NA            | \$0            | \$0       |
| Arrowhead Investments            | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Arrowhead Investments            | Unsecured | \$390.00        | NA             | NA            | \$0            | \$0       |
| Asset Acceptance                 | Unsecured | \$780.00        | \$369.57       | \$369.57      | \$0            | \$0       |
| AT&T                             | Unsecured | \$1,260.00      | NA             | NA            | \$0            | \$0       |
| Bank Of America                  | Unsecured | \$695.00        | NA             | NA            | \$0            | \$0       |
| Brother Loan & Finance           | Unsecured | \$1,527.00      | NA             | NA            | \$0            | \$0       |

(Continued)

**Scheduled Creditors:** *(Continued)*

| Creditor Name                      | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Capital One                        | Unsecured | \$1,007.00      | \$1,007.06     | \$1,007.06    | \$0            | \$0       |
| Cash Call                          | Unsecured | \$2,582.00      | NA             | NA            | \$0            | \$0       |
| Chase Bank                         | Unsecured | \$374.00        | NA             | NA            | \$0            | \$0       |
| City of Aurora                     | Unsecured | \$90.00         | NA             | NA            | \$0            | \$0       |
| City Of Chicago Dept Of Revenue    | Unsecured | \$500.00        | \$1,590.00     | \$1,590.00    | \$0            | \$0       |
| Clinical Neuroscience SC           | Unsecured | \$20.00         | NA             | NA            | \$0            | \$0       |
| CLT Financial                      | Unsecured | \$0             | \$1,714.73     | \$1,714.73    | \$0            | \$0       |
| Cottonwood Financial Ltd           | Unsecured | \$1,607.00      | \$1,757.50     | \$1,757.50    | \$0            | \$0       |
| ECast Settlement Corp              | Unsecured | \$844.00        | \$895.88       | \$895.88      | \$0            | \$0       |
| Educational Credit Management Corp | Unsecured | \$71,149.00     | \$73,736.85    | \$73,736.85   | \$0            | \$0       |
| Genesis Financial Services Corp    | Unsecured | \$1,020.00      | \$821.10       | \$821.10      | \$0            | \$0       |
| HSBC                               | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Illinois Dept of Revenue           | Unsecured | NA              | \$628.65       | \$628.65      | \$0            | \$0       |
| Internal Revenue Service           | Unsecured | NA              | \$5,466.86     | \$5,466.86    | \$0            | \$0       |
| Loan Express Company               | Unsecured | \$450.00        | \$450.00       | \$450.00      | \$0            | \$0       |
| Midwest Verizon Wireless           | Unsecured | \$568.00        | \$1,314.22     | \$1,314.22    | \$0            | \$0       |
| National Quick Cash                | Unsecured | \$1,500.00      | NA             | NA            | \$0            | \$0       |
| Open MRI Of Chicago                | Unsecured | \$50.00         | NA             | NA            | \$0            | \$0       |
| Payday Loan                        | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Short Term Loans LLC               | Unsecured | \$1,400.00      | \$1,466.50     | \$1,466.50    | \$0            | \$0       |
| Sun Cash                           | Unsecured | \$1,500.00      | NA             | NA            | \$0            | \$0       |
| The Cash Store Ltd                 | Unsecured | \$1,757.50      | NA             | NA            | \$0            | \$0       |
| Universal Lenders Inc              | Unsecured | \$1,130.00      | \$1,787.95     | \$1,787.95    | \$0            | \$0       |
| US Cellular                        | Unsecured | \$376.00        | NA             | NA            | \$0            | \$0       |
| Verizon Wireless                   | Unsecured | \$35.00         | NA             | NA            | \$0            | \$0       |
| Washington Mutual                  | Unsecured | \$1,622.00      | NA             | NA            | \$0            | \$0       |
| Westbury Ventures                  | Unsecured | \$480.00        | NA             | NA            | \$0            | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed   | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|--------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                    |                   |                  |
| Mortgage Ongoing                    | \$0                | \$0               | \$0              |
| Mortgage Arrearage                  | \$0                | \$0               | \$0              |
| Debt Secured by Vehicle             | \$11,697.40        | \$3,507.65        | \$0              |
| All Other Secured                   | \$74,536.85        | \$0               | \$0              |
| <b>TOTAL SECURED:</b>               | <b>\$86,234.25</b> | <b>\$3,507.65</b> | <b>\$0</b>       |
| <b>Priority Unsecured Payments:</b> |                    |                   |                  |
| Domestic Support Arrearage          | \$0                | \$0               | \$0              |
| Domestic Support Ongoing            | \$0                | \$0               | \$0              |
| All Other Priority                  | \$28,647.53        | \$27.61           | \$0              |
| <b>TOTAL PRIORITY:</b>              | <b>\$28,647.53</b> | <b>\$27.61</b>    | <b>\$0</b>       |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$24,238.95</b> | <b>\$0</b>        | <b>\$0</b>       |

**Disbursements:**

|                             |                   |
|-----------------------------|-------------------|
| Expenses of Administration  | \$3,942.56        |
| Disbursements to Creditors  | \$3,535.26        |
| <b>TOTAL DISBURSEMENTS:</b> | <b>\$7,477.82</b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 19, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.